

## Survey questions and rationale

Start Questions			
Research Question	Survey Question	Response Options	Question Rationale
What are people's online banking habits?	How often do you use online banking to manage your bank accounts?	Less than monthly Monthly Every couple Weeks Weekly Daily	To collect data on the frequency of online use within the target sample.
What are people's current investment strategies	Select any of the following investments that you own.	Property Stocks Long Term Saving Deposit None Other	To collect data on investment strategies for comparison with cryptocurrency ownership and to build a picture of the target sample.
What are people's attitudes towards the safety of online banking?	Online banking is a safe and secure way to manage accounts.	Strongly disagree Somewhat disagree Neither agree nor disagree Somewhat agree Strongly agree	This question was built to gain an understanding in the level of trust that users had in online banking. Themes from the interviews indicated that trust and security were key themes in regard to cryptocurrency management.
What are people's current opinions towards their online banking experiences?	How do you feel about your online banking experiences?	Very poor Poor Acceptable Good Very Good	This question was built to gain further understanding of users' feelings regarding online banking. Strong positive or negative responses would be useful for informing any design decisions.
How much do people know about cryptocurrencies?	How much, if at all, have you read about/know about cryptocurrencies such as Bitcoin or Ethereum?	None at all, just heard A little A moderate amount A lot	This question was to measure the level of cryptocurrency knowledge in the population. Knowledge and education were themes that had come out of the interviews.

What are people's attitudes towards cryptocurrencies as an investment?	It is easier to invest in cryptocurrency than the stock market	Strongly disagree Somewhat disagree Neither agree nor disagree Somewhat agree Strongly agree	This question was decided upon as a method of investigating why cryptocurrency may or may not be purchased. The data would allow for comparisons of opinion between crypto owners and non-owners. Additionally, cryptocurrencies as an investment was a theme from our interviews.
How would people feel about a cryptocurrency/online banking integration?	It would be easier to manage cryptocurrency if it was available through your online banking	Strongly disagree Somewhat disagree Neither agree nor disagree Somewhat agree Strongly agree	This question was to gauge an initial response from crypto and non-crypto owners to our key project question. The data will be used to further inform the feasibility of the project design outcomes. From our interviews, we learned that accessibility and ease of access were important factors to adoption of a banking tool.
How do people view cryptocurrency's potential in the future?	Cryptocurrency will be more widely acceptable as a currency in the future	Strongly disagree Somewhat disagree Neither agree nor disagree Somewhat agree Strongly agree	This question was designed to measure the future of cryptocurrency as a means of viewing its potential for longevity if included in online banking.
"	In 5 years, the value of cryptocurrency will increase.	Strongly disagree Somewhat disagree Neither agree nor disagree Somewhat agree Strongly agree	Again, this question was designed to measure the future of cryptocurrency as a means of viewing its potential for longevity if included in online banking.
Logic/Streaming Question.	Do you currently own cryptocurrency?	Yes No I currently do not own cryptocurrency but have in the past	This was a logic question used to stream the respondents into crypto owners and non-owners specific questions.

**Non-Cryptocurrency Owners**

Cryptocurrency Interest	Do you wish to know more about cryptocurrency?	Yes No	This question is to measure the level of interest in cryptocurrency in the non-owners sample.
Cryptocurrency Interest	Do you wish to own any cryptocurrency in the future?	Yes No	This is a direct binary question to measure how many non-owners are interested in potentially purchasing cryptocurrency.
What are the barriers to cryptocurrency ownership?	Why don't you wish to own any cryptocurrency in the future?	Text Box - Short Answer	This question was included to collect a small amount of qualitative data to investigate the themes that prevent non-owners from purchasing or wanting to purchase cryptocurrency.
<b>Cryptocurrency Owners</b>			
Do people use cryptocurrencies as payment tool?	Have you used cryptocurrency as a payment method for a transaction?	Yes No	This question is included to collect data on the usage patterns and beliefs of cryptocurrency. In our interviews, there were differing beliefs regarding cryptocurrency's potential as a viable payment currency.
What do people use cryptocurrencies for?	If you own cryptocurrency please select the reason/s why?	As growth investment (e.g. Apple, Amazon stocks) As a store value (e.g. Gold, Silver) To hedge against traditional asset crashes (i.e. diversification) To avoid government regulation To support the development of blockchain technology It is the future of currency Other	This question is included to collect data on the usage patterns and beliefs of cryptocurrency. An 'Other' option and text box was included to collect any data missed in the main response choices.

How do users store their cryptocurrencies?	[Select All That Apply] What type of wallet do you use to store your cryptocurrency?	Cold Wallet/Hardware Wallet Hot Wallet/Online Wallet Cryptocurrency Exchange Other	This question is designed to collect data on how current owners store their cryptocurrency to inform our design choices. An 'Other' option and text box was included to collect any data missed in the main response choices.
What tools do people use to manage their cryptocurrencies?	[Select All That Apply] Which of the following cryptocurrency platforms do you use?	Coinbase Coinbase Pro Kraken Binance Crypto.com Paypal Cash App Robinhood Gemini Webull Other	This question is designed to collect data on how current owners manage their cryptocurrency to inform our design choices. An 'Other' option and text box was included to collect any data missed in the main response choices.
Do users see a potential for cryptocurrency storage solutions in their bank?	Would you move your cryptocurrency to your bank if they had secure storage?	Yes No A portion of my crypto	This question directly measures the interest in the problem space and question of cryptocurrency being included in online banking. Diversification was a theme that emerged from our interviews.
What are the popular cryptocurrencies?	[Select All That Apply] Which Cryptocurrency do you currently own?	Bitcoin Ethereum Bitcoin Cash Dogecoin XRP USDC/Tether Stellar Cardano Other	This question is designed to collect data on what cryptocurrency is owned. An 'Other' option and text box was included to collect any data missed in the main response choices. Choosing Bitcoin resulted in options for Bitcoin specific questions that the other team was interested in.

**Bitcoin specific questions created by the other team**

Bitcoin and Online Banking	As a Bitcoin holder, would you switch your primary bank to a bank that offered Bitcoin-related products, as well as regular bank products?	Yes No	This investigates Bitcoin Specific data to previous questions.
Bitcoin and Online Banking	Would you be interested in earning interest in Bitcoin on an account, such as a savings, money market, or CD offered through your bank?	Yes No	This investigates Bitcoin Specific data to previous questions.
Bitcoin and Online Banking	Would you be interested in buying Bitcoin through your bank if they offered it?	Yes No	This investigates Bitcoin Specific data to previous questions.
<b>Demographics</b>			
Gender	What gender do you identify as?	Male Female Non-binary / third gender Prefer not to say	Compare data to research. Research indicates gender differences in ownership.
Age	What is your age?	Text Box	Compare data to research. Research indicates age differences in ownership.
Income Bracket	What is your annual household income level?	Less than \$25,000 \$25,000 - \$50,000 \$50,000 - \$75,000 \$75,000 - \$100,000 \$100,000 - \$150,000 \$150,000 - \$200,000 \$200,000 or above	Collect data on income level differences in ownership.

Education level	What is the highest level of education you have completed?	Some High School High School Some College Bachelor's Degree Master's Degree PhD or Higher Prefer not to say	Collect data on education level differences in ownership.
Marital status	What is your current marital status?	Single, never married Married or domestic partner Widowed Divorced Separated	Collect data on marital status differences in ownership.